

## ABSTRACT OF THE DISCLOSURE

A point managing method, wherein, regardless of the number of points provided by each service offerer, consumers' incentive for browsing webpages may be increased. Each service offerer can independently offer their services using points provided by themselves. The obtained points of each consumer are managed for each service offerer. When consumers exchange points for a value, the consumers select points to be used for exchanging for the value for each service offerer. Points of the selected service offerers are summed up under an appointed exchange rate and are exchanged for goods which corresponds to the number of the summed points. In this way, besides the joint exchange for goods by the agent, each service offerer can independently offer their services using points provided by themselves, for example, each service offerer can separately carry out exchange for goods using points provided by themselves.

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